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CAMCO FINANCIAL CORP Form 4 March 17, 2003

OMB APPROVAL

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

O Check this box if no longer subject to Section 16.
Form 4 or Form 5 obligations may continue.

See Instruction 1(b).

1.	Name and Address of Reporting Person*		Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)		
	Baylor, Richard C.		Camco Financial Corporation (CAFI)				
	(Last) (First) (Middle)	•					
	156 Hawthorne Drive (Street)		Statement for Month/Day/Year	5. If Amendment, Date of Original (Month/Day/Year)		te of Original	
			3/13/2003		Individual or Joint/Group Filing (Check Applicable Line)		
			Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.			
	New Concord, Ohio 43762		X Director O 10% Owner		x	Form Filed by One Reporting Person	
	(City) (State) (Zip)		X Officer (give title below)		0	Form Filed by More than One Reporting	
			Other (specify below)			Person	
			President, Chief Executive Officer				

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Reminder:	Report on a separate line for each class of securities beneficially owned directly or indirectly.
*	If the form is filed by more than one reporting person, <i>see</i> instruction 4(b)(v).

Title of 2. Security (Instr. 3)	Transaction 2 Date (Month/Day/Year)	A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction 4. Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5.Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code V	Amount	(A) or (D)	Price			
Common Stock	3/13/2003		P	345	A	\$16.90	345	I	by wife
							15,956	D	
							6,013	I	by 401(k)
]	Page 2					

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Title of Derivative 2. Security (Instr. 3)	Conversion or Exercise 3. Price of Derivative Security	Transaction 3 Date (Month/Day/Year)	A. Deemed Execution 4. Date, if any (Month/Day/Year)	Transaction 5. Code (Instr. 8)		(A) or Disposed of	
				Code V	(A)	(D)	
Right to Buy	\$14.41						
Right to Buy	\$8.94						
Right to Buy	\$16.13						

Date Exerci Expiration 1 Month/Day	Date	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10.Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	1.Nature of Indirect Beneficial Ownership (Instr. 4)
Date Exercisable	Expiration Date	Title	Amount or Number of Shares			(111511. 7)	(11311.4)
10/20/98	10/20/08	Common Stock	5,250		5,250	D	
11/28/00	11/28/10	Common Stock	5,000		5,000	D	
*	1/22/13	Common Stock	16,810		16,810	D	
planation	_		to Camco F	inancial Cor	poration Equity Incentive Plan an	d vests in five equal ann	ual installmen
1/22/03.							
		/5/ KIC	hard C. Bay		3/14/03		

^{**} Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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